

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
EL PASO DIVISION

IN RE:

Horacio Hernandez  
Aracely Hernandez

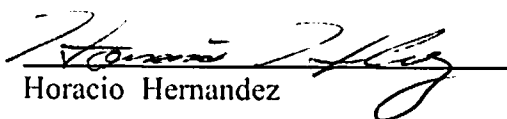
Debtors

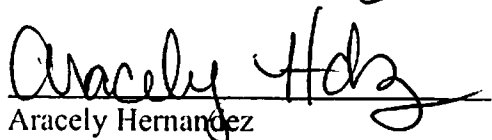
\* Chapter 13  
\*  
\*  
\*  
\*  
\* Bankruptcy No. 19-31771


AMENDED  
SCHEDULE C: PROPERTY YOU CLAIM AS EXEMPT

Attached hereto and made a part hereof is the Debtors' Amended SCHEDULE C: PROPERTY YOU CLAIM AS EXEMPT, where exemptions are corrected,  
DATED this the 23 day of Dec, 2019.

Respectfully submitted,

  
Horacio Hernandez

  
Aracely Hernandez

  
EDGAR J. BORREGO, SBN 00787107  
MIGUEL A. FLORES, SBN 24036574  
Attorneys for Debtors  
2610 Montana Avenue  
El Paso, TX 79903  
(915) 566-4300  
[efile@tanzyborrego.com](mailto:efile@tanzyborrego.com)

CERTIFICATE OF SERVICE

I hereby certify that I have mailed/delivered a true and correct copy of the foregoing instrument via electronic means as listed on the court's ECF noticing system or by regular first class mail to all on the attached matrix on this the 24 day of Dec, 2019.

  
EDGAR J. BORREGO/MIGUEL A. FLORES

Label Matrix for local noticing  
0542-3  
Case 19-31771-hcm  
Western District of Texas  
El Paso  
Mon Dec 16 11:24:52 CST 2019

BMO Harris Bank N. A.  
300 E. John Carpenter Freeway  
Irving, TX 75062-2727

Bank of America, N.A.  
P O Box 982284  
El Paso, TX 79998-2284

Car Care One/Synch Bank  
Bankruptcy Dept.  
P.O. Box 965061  
Orlando, FL 32896-5061

Del Sol Medical Center  
Patient Accts. Dept.  
P.O. Box 639400  
Irving, TX 75063-9400

First Convenience Bank  
P.O. Box 756  
Killeen, TX 76540-0756

(p) INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Michael Nevarez  
2300 George Dieter Dr.  
El Paso, TX 79936-3963

REGIONAL MANAGEMENT CORPORATION  
979 BATESVILLE ROAD SUITE B  
GREER, SC 29651-6819

Sam's Club/Synch  
Attn: Bankruptcy Dept.  
P.O. Box 965060  
Orlando, FL 32896-5060

U.S. BANKRUPTCY COURT  
511 E. San Antonio Ave., Rm. 444  
EL PASO, TX 79901-2417

BMO Harris Bank N.A  
3925 Fountains Blvd  
Cedar Rapids, IA 52411-6619

Best Buy  
Attn: Inquiries  
P.O. Box 790441  
Saint Louis, MO 63179-0441

Chase  
P.O. Box 15298  
Wilmington, DE 19850-5298

Eng's Commercial Finance  
P.O. Box 71347  
Chicago, IL 60694-1347

GECU  
P.O. Box 20998  
El Paso, TX 79998-0998

Internal Revenue Service  
Special Procedures Staff- Insolvency  
P.O. Box 7346  
Philadelphia, PA 19101-7346

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Regional Finance  
1605 George Dieter Dr #302  
El Paso, TX 79936-5686

Sun Loan  
425 E Paisano Dr.  
Suite E  
El Paso, TX 79901-2805

Attorney General  
10th & Constitution N.W.  
Main Justice Bldg. #5111  
Washington, DC 20530-0001

(p)BANK OF AMERICA  
PO BOX 982238  
EL PASO TX 79998-2238

CREDIT FIRST NA  
PO BOX 818011  
CLEVELAND, OH 44181-8011

Credit First N.A  
P.O. Box 818011  
Cleveland, OH 44181-8011

(p)ENG'S COMMERCIAL FINANCE CO  
1 PIERCE PLACE SUITE 1100 WEST  
ITASCA IL 60143-3149

Goodyear Credit Card Plan  
P.O. Box 8181  
Gray, TN 37615-0181

Internal Revenue Service  
c/o U.S. Attorney/IRS  
601 N. W. Loop 410  
Suite 600  
San Antonio, TX 78216-5512

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Regional Finance  
333 N. Yarbrough Dr.  
Ste. V  
El Paso, TX 79925

Synchrony Bank  
P.O. Box 960061  
Orlando, FL 32896-0061

T Mobile/T-Mobile USA Inc  
by American InfoSource as agent  
PO Box 248848  
Oklahoma City, OK 73124-8848

Tea Olive, LLC  
PO BOX 1931  
Burlingame, CA 94011-1931

Texas Workforce Commission  
TEC Building - Bankruptcy  
101 East 15th Street  
Austin, TX 78778-0001

U.S. Attorney/FHA/HUD/IRS/VA  
601 N.W. Loop 410  
Suite 600  
San Antonio, TX 78216-5512

United States Trustee - EP12  
U.S. Trustee's Office  
615 E. Houston, Suite 533  
P.O. Box 1539  
San Antonio, TX 78295-1539

World Finance  
9008 Dyer Street  
El Paso, TX 79904-1489

World Finance Corp. c/o World Acceptance Cor  
Attn: Bankruptcy Processing Center  
PO Box 6429  
Greenville, SC 29606-6429

Aracely Hernandez  
10914 Pelhem Rd.  
El Paso, TX 79936-1029

Edgar J. Borrego  
Tanz & Borrego Law Offices  
2610 Montana Ave.  
El Paso, TX 79903-3712

Horacio Hernandez  
10914 Pelhem Rd.  
El Paso, TX 79936-1029

Miguel Alejandro Flores  
Tanz & Borrego Law Offices  
2610 Montana  
El Paso, TX 79903-3712

Stuart C. Cox  
El Paso Chapter 13 Trustee  
1760 N. Lee Trevino Dr.  
El Paso, TX 79936-4565

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Bank of America  
Attn: Inquiries  
P.O. Box 982234  
El Paso, TX 79998

Engs Commercial Finance Co.  
One Pierce Place, Suite 1100 West  
1 Pierce Place, Suite 1100 West  
Itasca, IL 60143

Internal Revenue Service  
Special Procedures Branch  
300 E. 8th Street  
Stop 5022  
Austin, TX 78701

Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

End of Label Matrix  
Mailable recipients 41  
Bypassed recipients 0  
Total 41

**Fill in this information to identify your case:**

Debtor 1 **Horacio Hernandez**  
First Name Middle Name Last Name

Debtor 2 **Aracely Hernandez**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF TEXAS - EL PASO**

Case number **19-31771**  
(if known)

☒ Check if this is an amended filing

**Official Form 106C**

**Schedule C: The Property You Claim as Exempt**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
2008 Mercedes Benz C300 Line from <i>Schedule A/B</i> : 3.1	\$4,350.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2011 Freightliner Cascadia Line from <i>Schedule A/B</i> : 3.2	\$9,000.00	<input checked="" type="checkbox"/> \$651.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2015 Kenworth T-680 Line from <i>Schedule A/B</i> : 3.3	\$55,000.00	<input checked="" type="checkbox"/> \$6,373.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)&(5)
2018 Hyundai Box Dry Van Line from <i>Schedule A/B</i> : 3.4	\$25,000.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2016 Hyundai Box Dry Van Line from <i>Schedule A/B</i> : 3.5	\$16,000.00	<input checked="" type="checkbox"/> \$16,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(6)&(5)

Debtor 1 **Horacio Hernandez**  
Debtor 2 **Aracely Hernandez**

Case number (if known) **19-31771**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
<b>Furniture</b> Line from Schedule A/B: 6.1	<b>\$7,000.00</b>	<input checked="" type="checkbox"/> <b>\$7,000.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Appliances</b> Line from Schedule A/B: 6.2	<b>\$1,500.00</b>	<input checked="" type="checkbox"/> <b>\$1,500.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Electronics</b> Line from Schedule A/B: 7.1	<b>\$4,100.00</b>	<input checked="" type="checkbox"/> <b>\$4,100.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Clothes</b> Line from Schedule A/B: 11.1	<b>\$4,000.00</b>	<input checked="" type="checkbox"/> <b>\$4,000.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Jewelry</b> Line from Schedule A/B: 12.1	<b>\$1,600.00</b>	<input checked="" type="checkbox"/> <b>\$1,600.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>2 dogs</b> Line from Schedule A/B: 13.1	<b>\$400.00</b>	<input checked="" type="checkbox"/> <b>\$400.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Cash</b> Line from Schedule A/B: 16.1	<b>\$40.00</b>	<input checked="" type="checkbox"/> <b>\$40.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Checking: Deposits of money - First Light FCU</b> Line from Schedule A/B: 17.1	<b>\$450.00</b>	<input checked="" type="checkbox"/> <b>\$450.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Savings: Deposits of money - First Light FCU</b> Line from Schedule A/B: 17.2	<b>\$5.00</b>	<input checked="" type="checkbox"/> <b>\$5.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>IRA: GECU</b> Line from Schedule A/B: 21.1	<b>\$6,000.00</b>	<input type="checkbox"/>  <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(10)(E)</b>
<b>American Income Life - Term Life Beneficiary: Spouse</b> Line from Schedule A/B: 31.1	<b>\$0.00</b>	<input type="checkbox"/>  <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(7)</b>
<b>Claim for breach of contract</b> Line from Schedule A/B: 33.1	<b>\$5,400.00</b>	<input checked="" type="checkbox"/> <b>\$5,400.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>

Debtor 1 **Horacio Hernandez**  
Debtor 2 **Aracely Hernandez**

Case number (if known) **19-31771**

3. **Are you claiming a homestead exemption of more than \$170,350?**  
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1	<u>Horacio Hernandez</u>		
	First Name	Middle Name	Last Name
Debtor 2	<u>Aracely Hernandez</u>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS - EL PASO</u>		
Case number	<u>19-31771</u>		
(if known)			

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X Horacio Hernandez  
Signature of Debtor 1  
Date 12/23/19

X Aracely Hernandez  
Signature of Debtor 2  
Date 12/23/19